

July 19, 2010

United States Courts
Southern District of Texas
FILED

JUL 20 2010

Re: Bankruptcy (case 09-80545) Harassment

Clerk of Court

To Whom It May Concern:

Since the discharge, I have been stressed due to harassment tactics by Sallie Mae and Citibank. I am called many times throughout the day demanding over \$1000 in payments per month, harassed by bill collectors for these companies during both day and nighttime hours, and my job has been contacted as well. To make matters worse, my graduate school has dropped me as a student due to the reporting by student loans post bankruptcy. I have contacted the school board in regards to this and they stated that I do have a legitimate case against my graduate institution and stated that I take this up with the courts.

I was 2 classes from receiving my MBA and was to graduate in May. Due to the financial hardship and bankruptcy the school sent me a message stating that I was no longer welcome as a student due to the bankruptcy discharge, however I still owe all of the loans which total over \$200,000 for my AAS, BS, and an incomplete graduate degree. This MBA would have allowed me to be placed in a situation to afford the payback of many of my debts. Unfortunately, it did not happen.

Due to the stress and strain, I have racked up tons of medical bills due to the harassment and bankruptcy. I would like you to consider my adversary petition in hopes that I may get this discharged and move on with my life in a better attempt to care for my family. My son has suffered much due to the results of the bankruptcy filing. I am unable to purchase a house, a car, get any loans, or anything of that matter which affects our everyday life.

I am a teacher who lives off of a take home paycheck of \$1200 every two weeks which is just enough to pay medical bills, rent, electric, gas, transportation (under someone else's name), my son's needs, phone, water, and our grocery bill. At the end of the month, there is nothing left! I am still struggling to pay for the medical bills that I have accumulated and am having to hold off from seeing the doctor just to try to get some of this taken care of.

I need your assistance in this matter. Work will begin again and I feel that in order to do my job effectively, I need the stress and strain removed from the decision to file bankruptcy.

Sincerely,

Ashley Lewis
Ashley Lewis

341 Capella Oaks Ln.
Dickinson, TX 77539
(832) 724-2388

June 14, 2010

United States Courts
Southern District of Texas
FILED

JUL 20 2010

Re: Bankruptcy (case 09-80545) Discharge- Sallie Mae Accounts

Clerk of Court

To Whom It May Concern:

I filed for bankruptcy in November of 2009. On March 29, 2010, my bankruptcy was discharged and debtors were notified. Sallie Mae cleared the information and then created 2 new accounts showing delinquent. I called several times to try to resolve this but no one is assisting me at all! According to Texas Bankruptcy Law, it states:

Generally, student loans are not discharged in bankruptcy. In 11 U.S.C. sec. 523(a)(8) there are two exceptions to this general rule:

1. The student loan may be discharged if it is neither - Insured or guaranteed by a governmental unit, nor
- Made under any program funded in whole or in part by a governmental unit or nonprofit institution.
2. The student loan may be discharged if paying the loan will "impose an undue hardship on the debtor and the debtor's dependents."

Student loans more than 7 years old used to be dischargeable under certain circumstances, but this provision was removed by an appropriations bill passed in October of 1998.

Whether an exception applies depends on the facts of the particular case and may also depend on local court decisions. Even if a student loan falls into one of the two exceptions, discharge of the loan may not be automatic. You may have to file an adversary proceeding in the bankruptcy court to obtain a court order declaring the debt discharged.

I feel that I qualify to the exceptions being that I was a single mother without any family, emotional, or very little governmental assistance during the years of school enrollment. I have had to file because I lost my job during Hurricane Ike and had a hard time re-cooperating from it. I have lost everything and am beginning with nothing. Sallie Mae is asking me to pay over \$200,000 in debt at an amount that I absolutely cannot afford to pay each month. I also feel that after attempting multiple times to get assistance from Sallie Mae, that I am left with no other alternative but to ask for these debts to be discharged. I have suffered the loss of an MBA due to the bankruptcy filing from my graduate institution. Please assist me in filing an adversary proceeding.

Sincerely,

Ashley S. Lewis
Ashley S. Lewis

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